

MINUTES, OCONEE COUNTY COUNCIL MEETING

The regular meeting of the Oconee County Council was held September 20, 1983 at 3:00 PM in Council Chambers with all members present except Mr. Brandt.

PRESS

Members of the press present: Dick Mangrum - WSNW Radio, Glen Gannaway - Seneca Journal & Mary McKenna - Greenville News.

The meeting was called to order by Supervisor-Chairman Crain who welcomed the guests and media.

The invocation was given by Mr. Harper.

MINUTES

Mr. Butts made a motion, seconded by Mr. Williams, approved 4 - 0 (Mr. Brandt absent) to adopt the minutes of the September 6, 1983 meeting as printed.

COUNTY MILLAGE

Upon recommendation from Mr. Ken Williams, County Auditor, Mr. Butts made a motion, seconded by Dr. Earle, approved 4 - 0 (Mr. Brandt absent) to leave the county millage at 124 mills, 39 mills for county operation and 85 mills for school operation.

SPRINKLER SYSTEM

Mr. Oscar Smith, Chairman of the Human Resources Commission addressed Council on the possibility of installing a sprinkler system at Lakeview Rest Home. The estimated cost of installing the system is \$10,000 and the cost of state approval is \$300.00. Upon completion of the installation of the sprinkler system Lakeview would then initiate plans to accommodate more residents, at that time they would need additional personnel. (see attached copy of presentation)

Mr. Crain referred this matter to the Law Enforcement, Safety, Health, Welfare & Services Committee.

ORDINANCE 83-8

Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that Ordinance 83-8, "Inclement Weather Policy, An Addition to Ordinance 80-2, Personnel Policies & Procedures" be adopted on third and final reading.

HEALTH DEPARTMENT LEASE

Mr. Harper made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that the contract between the Oconee County Health Department & Dan Rankin be renewed at \$250.00 per month for the Health Clinic in Seneca.

FIRE TRUCK

Mr. Harper made a motion, seconded by Dr. Earle, approved 4 - 0 (Mr. Brandt absent) to accept the bid of Southland Safety for a fire truck at \$83,596.86, \$80,000 of this is in the Rural Fire Budget, \$3,596.86 will come from contingency. The cost of the radio (\$775.84) will also come from contingency.

RECOVERY MT. DONATION

Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that Oconee County donate one beef and one pork to Recovery Mountain.

ROCK CRUSHER BID

Mr. Harper made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that Carolina Drilling & Blasting, Inc. be awarded the bid for blasting at the Rock Crusher at \$.52 per ton.

COMMISSION APPOINTMENTS

Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that Rev. John Compton be appointed to serve as a member of the Anderson-Oconee Alcohol & Drug Abuse Commission. The term commences immediately and expires June 30, 1986.

Dr. Earle made a motion, seconded by Mr. Williams, approved 4 - 0 (Mr. Brandt absent) that Rev. Carl Ellison be recommended to the governor to serve as a member of the Anderson-Oconee-Pickens Mental Health Board.

TRANSFERS

Mr. Williams made a motion, seconded by Mr. Butts, approved 4 - 0 that the attached transfer (no new monies) for the Rock Crusher be approved.

LIBRARY REQUEST

The Oconee County Library has requested addition personnel in order to expand their hours. Mr. Crain referred this to a special committee: Mr. Brandt, Chm., Mr. Williams & Dr. Earle.

AUCTION

Mr. Crain presented to Council a list of equipment to be auctioned in the near future and asked Council if they had any additions or deletions, as no changes were recommended the list remained as presented. (see attached list of equipment to be auctioned)

EXECUTIVE SESSION

Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) to go into executive session to discuss a personnel matter in PRT.

OPEN SESSION

When Council went back into open session, Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that two employees in the Sheriff's Department be allowed to switch positions and that \$528.00 be transferred from line item 04 11 11 1 (Deputy) into line item 04 11 12 1 (Deputy) due to the change in positions.

EMPLOYEE SERVICES, INC.

Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that Employee Services, Inc. not be allowed to talk with Oconee County Employees concerning their insurance plan presented to Council at a prior meeting.

RATIFICATION OF EXECUTIVE SESSION


In executive session Council discussed personnel problems in PRT, Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that due to a discrepancy in the hours that William C. Young, Jr. was paid for and the hours he maintained he worked; he be paid for up to forty (40) hours at the contract rate and Mr. Snead & Mr. Widlowski verify his being paid for these hours and the reason why he is being paid. Also that Mr. Young sign an agreement that this is a fair settlement for the hours he has worked, and that he sign time sheets for these hours he is being paid for and the agreement be witnessed and notarized.

Council also discussed in executive session a shortage of \$19.50 in the financial report for High Falls Park for the week ending September 11, 1983. Dr. Earle made a motion, seconded by Mr. Butts, approved 4 - 0 (Mr. Brandt absent) that Council accept this report and Mr. Snead's statement that arrangements have been made to replace this shortage and that the terms be agreed to by Mr. Snead & Mr. Widlowski.

Page 4 - September 20, 1983

The motion further stated that Mr. Snead be given a written reprimand concerning the shortage of funds in this financial report and no more financial reports will be accepted with any discrepancies. In the event any discrepancies are made in these financial reports, this will be grounds for termination of employment.

Adjourn: 5:45



Supervisor-Chairman
Oconee County Council

BUDGET ADJUSTMENT AUTHORIZATION
REVISED 7-1-83

DATE Sept. 20, 1983 DEPARTMENT Oconee County Rock Crusher CHANGE NO. One

IT IS REQUESTED THAT THE FOLLOWING CHANGES BE MADE IN MY 1983 - 84 BUDGET:
(dollar only)

1. FROM: Maintenance Equipment # 12- 24 - 54 - 3m AMOUNT \$ 2,000.00
 (fill in line item name) (fill in line code)

TO: Tires # 12 - 21 - 54 - 1 AMOUNT \$ 2,000.00
 (fill in line item name) (fill in line code)

JUSTIFICATION: _____

 (dollar only)

2. FROM: _____ # - - - AMOUNT \$ _____
 (fill in line item name) (fill in line code)

TO: _____ # - - - AMOUNT \$ _____
 (fill in line item name) (fill in line code)

JUSTIFICATION: _____

 (dollar only)

3. FROM: _____ # - - - AMOUNT \$ _____
 (fill in line item name) (fill in line code)

TO: _____ # - - - AMOUNT \$ _____
 (fill in line item name) (fill in line code)

JUSTIFICATION: _____

Thomas S. Crumpton Sr.
DEPARTMENT HEAD SIGNATURE

APPROVED: 9/20/83
DATE OF COUNCIL MEETING

Larry A. Burt

SUBCOMMITTEE CHAIRMAN

Alton K. Williams

MEMBER BUDGET SUBCOMMITTEE

J. R. ...

MEMBER COUNTY COUNCIL

DATE RECEIVED BY COUNCIL CLERK 9/20/83

DATE 9-8-83 DEPARTMENT _____ SHERIFF _____ CHANGE NO. _____

IT IS REQUESTED THAT THE FOLLOWING CHANGES BE MADE IN MY 83 - 84 BUDGET:
(dollar only)

1. FROM: Sergeant # 04-11-11-1 AMOUNT \$ 528.00
(fill in line item name) (fill in line code)

TO: Deputy # 04-11-12-1 AMOUNT \$ 528.00
(fill in line item name) (fill in line code)

JUSTIFICATION: Due to change in positions.

(dollar only)

2. FROM: _____ # - - - AMOUNT \$ _____
(fill in line item name) (fill in line code)

TO: _____ # - - - AMOUNT \$ _____
(fill in line item name) (fill in line code)

JUSTIFICATION: _____

(dollar only)

3. FROM: _____ # - - - AMOUNT \$ _____
(fill in line item name) (fill in line code)

TO: _____ # - - - AMOUNT \$ _____
(fill in line item name) (fill in line code)

JUSTIFICATION: _____


DEPARTMENT HEAD SIGNATURE

Handwritten initials

APPROVED: 9/20/83
DATE OF COUNCIL MEETING

_____ SUBCOMMITTEE CHAIRMAN

_____ MEMBER BUDGET SUBCOMMITTEE

_____ MEMBER COUNTY COUNCIL

DATE RECEIVED BY COUNCIL CLERK 9/22/83

approved in open session

September 14, 1983

The Board of Trustees of the Lakeview Rest Home Association hereby makes the following request of Oconee County Council:

Whereas the Lakeview Rest Home now provides a home for ten elderly, homeless citizens of Oconee County in the Five Forks Community of Oconee County and said home is in need of a sprinkler system for fire protection purposes and is on an advised licensure status because of this; we, the Board of Trustees of the Lakeview Rest Home Association, request the following:

1. Funding for said sprinkler system.
2. Any additional labor as can be provided by the County.

Upon completion of this project, the Board of Trustees would then initiate plans to accommodate additional residents. In the event the Home becomes profitable, restitution would be made to Oconee County.

Respectfully submitted,



Oscar Smith, Chairman
Board of Trustees
Lakeview Rest Home Association

Ann Yelton, Vice-Chairman
Doris Grant, Secretary
Patsy Collins, Treasurer
Cecile P. Cely, Member-at-large
Randall Bryant, Member-at-large

/cpc

produced a favorable mortality experience. Policy lapses and surrenders are above average (moderate in 1979, high in 1981). Net cost to policyholders is very low on non-participating whole life plans.

BEST'S RATING

Based on our current analysis of the company's financial position and operating performance, we assign a Best's Rating of C+ (Fairly Good). The financial size category is Class VII. See "Explanation of Ratings".

NEW BUSINESS ISSUED
(in thousands of dollars)

Year	Whole Life & Endow.	Term	Credit	Group	Industrial	Non-Par	Par
1977	34,594	10,708	416,043	2,700	.....	462,415	1,630
1978	49,363	14,871	458,797	13,049	.....	532,392	3,688
1979	38,833	22,829	378,572	168,469	.....	604,593	4,110
1980	37,582	27,494	325,706	6,267	.....	392,321	4,728
1981	39,431	23,492	197,400	199,868	.....	456,789	3,402
1982	92,555	13,530	178,206	51,376	.....	331,189	4,478

INSURANCE IN FORCE
(in thousands of dollars)

Year	Whole Life Endow. & Adds	Term	Credit	Group	Fegli & Segli	Industrial
1977	160,749	45,159	385,887	77,369	90,686	.....
1978	188,489	44,773	417,243	93,060	.....	.....
1979	209,646	65,043	393,697	93,248	167,468	.....
1980	215,678	70,859	341,118	90,167	317,833	.....
1981	207,410	74,859	255,295	59,226	407,513	.....
1982	261,043	70,716	235,557	58,664	397,259	.....

GROWTH OF THE COMPANY
(in thousands of dollars)

Year	Admitted Assets	Capital Surplus Funds	Cond'l. Reserve Funds	Total Premium Income	Total Insurance Issued	Total Insurance In Force
1977	31,660	2,404	475	15,209	464,045	759,850
1978	35,223	2,609	479	17,515	536,080	743,565
1979	37,774	2,814	413	17,328	608,703	929,102
1980	39,069	2,933	376	14,474	397,049	1,035,655
1981	40,332	3,184	348	13,714	460,191	1,004,303
1982	40,115	3,077	257	12,569	335,667	1,023,239

THE LIFE INSURANCE COMPANY OF ALASKA

716 W. Fourth Avenue
Anchorage, Alaska 99501
Tel.—907-272-2531

Data Bank Number: 06638

Mailing Address: P.O. Box 1419, Anchorage, Alaska 99510

ASSETS AND LIABILITIES — DECEMBER 31, 1982

Assets		Liabilities	
*Total bonds	\$514,891	†Net policy reserves	\$1,892,951
*Total common stocks	478,043	Comm taxes expenses	44,100
Mortgage loans	1,424,537	Securities val reserve	68,675
Policy loans	590,346	Other liabilities	17,567
Cash	275,031		
Life & annuity premium due	36,613	Total Liabilities	\$2,023,293
Accrued investment income	49,143	Capital (\$3.50 par)	103,859
Other assets	18,471	Paid in & contrib surplus	402,336
		Unassigned surplus	856,787
Admitted Assets	\$3,386,275	Total	\$3,386,275

*Securities are reported on the bases prescribed by the National Association of Insurance Commissioners (see Preface). † Analysis of reserves: Life, \$1,830,883; accidental death benefits, \$2,038; disability active lives, \$52,672; miscellaneous reserves, \$7,358.

Summary of Operations

Premiums:			
Ordinary life	\$105,062	Matu	
Credit life	186,839	Dist	
Acc & health credit	50,277	Surre	
Total premiums	\$342,178	Int or	
Net investment income	313,960	Incr 1	
Comm & cap reins ceded	973	Incr 2	
Exp rating refund	20,157	Comm	
Other income	1,250	Insur	
		Gener	
Total	\$678,518	Total	
Gain from operations before federal income taxes			
Federal income taxes incurred			

*Net gain from operations after federal income taxes ...
*Byline breakdown: Ordinary life, \$123,521 credit, \$1,552.

Direct premium writings by line: Ordinary life accident & health credit, \$50,277; reinsurance \$342,178.

Capital Surplus Ac

Net operating gain	\$135,466	Incr so	
Net unreal cap gains	68,848	Incr ca	
Gain non-admitted items	160		
Total	\$204,474	Total	

Life business in force: Non-participating \$82,000; total, \$18,999,207. The foregoing is ceded, \$4,066,693; total reinsurance ceded term, \$356,586.

INVESTMENT D

Bonds (15% of admitted assets): U. S. govern \$262,121. None of the bonds is reported in

Stocks (14% of admitted assets): Bank an industrial and miscellaneous, common, \$35,478,043.

Mortgages (42% of admitted assets): Farm: 1 chase money, \$33,805; conventional, \$1,390

Real Estate: No real estate owned.

INVESTMENT YIE

Year	Net Yield	Bonds	Stocks	Mortgag
1978	7.98	4.27	3.35	10.83
1979	8.60	4.04	2.90	10.50
1980	8.62	3.88	1.64	11.51
1981	10.16	7.02	10.86	11.17
1982	10.06	13.83	9.77	10.95

Note: All ratios are before Federal income invested assets and is after deduction of invest are on a gross basis. Investment expense ratio cated investment expenses plus investment tax ation on real estate and are ratioed to the gr

HISTORY

The company, incorporated under Alaska la licensed February 26, 1957 and began busin resources of \$151,350 (capital \$100,900 and quired through the sale of shares, par value \$10 split 10 for 1 in 1957 by a change in par value l Over the years 1958-1965, additional shares v \$299,150 and adding \$284,059 to surplus. In A the shares was reduced to \$5 per share and the transferred from capital to surplus. In 1967, \$50,000 through issuance of a non-interest b surplus in excess of \$51,000. In 1968, the pa reduced from \$5 to \$3.50, thus reducing capital transferred to surplus. The repurchase and retire reduced capital to \$103,859.

Present authorized capital is \$350,000, com shares, par value \$3.50; issued and outstanding

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ance Company, Alabama; Standard Fire Insurance Company, Inc., Alabama; and Western Preferred Casualty Company, Colorado.

The Founders Life operates on the general agency plan in ten southern states and is represented by a field force of approximately 550. It offers a portfolio of the standard forms of ordinary and group life, as well as credit life and credit accident and health insurance. The majority of the business written is non-participating. Maximum net retention on any one life is \$50,000.

On January 1, 1976, a substantial block of individual accident and health (medical supplement) was purchased from American Annuity Life Insurance Company. During 1979, the company sold its entire block of medicare supplement insurance, and discontinued writing this line of business as well as all credit union accident and health coverages, although it still offers a portfolio of individual and group accident and health policies. As of last year end, this line of business comprised 30% of total premium volume.

The regular examination of the company's affairs and condition was conducted as of December 31, 1980 by the Florida, Georgia and Virginia Insurance Departments.

Major premium writings by state: Florida, \$10,680,544 (47.3%); Georgia, \$6,548,017 (29.0%); Alabama, \$2,182,474 (9.7%); Virginia, \$1,062,510 (4.7%); North Carolina, \$331,017 (1.5%); Other, \$1,779,568 (7.8%).

Reserve Basis: (Current ordinary business): 1958 CSO 3%; CRVM valuation.

Officers: Chairman of the board and chief executive officer, Wayne R. Lynn; president, Richard B. Morgan; senior vice president and chief financial officer, Walter R. Samples; senior vice president, Doyle V. Bell; vice president and treasurer, Kenneth D. Toft; vice presidents, A. Jack Aragon, Printy Arthur, James M. Cowan, Frank C. Enoch, Fred M. Taylor, Carl J. Williams; secretary, Warren M. Cason; controller, Silvia O. Fernandez; consulting actuary, Wakely & Associates.

Directors: Walter A. Baldwin, Jr., Gordon W. Campbell, Warren M. Cason, Gary S. Dearen, Ben Hill Griffin, Jr., Joseph S. Guernsey, Frederick H. Gunther, A. Clewis Howell, P. Scott Linder, Wayne R. Lynn, Fred D. Learey, Frederick M. Lyon, J. B. Hamner Miller, William H. Mills, W. Cameron Mitchell, Richard B. Morgan, Joseph A. Savarese, Jr., Fred L. Tunnell, Danny P. Wells.

Territory: Presently licensed in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Virginia.

NEW BUSINESS ISSUED
(in thousands of dollars)

Year	Whole Life & Endow.	Term	Credit	Group	Insturial
1977.....	58,428	26,004	204,066	2,371	.....
1978.....	89,341	45,492	205,483	29,000	.....
1979.....	86,406	98,590	220,608	56,952	.....
1980.....	98,298	109,076	160,172	35,721	.....
1981.....	114,985	116,866	179,668	43,994	.....
1982.....	72,293	92,124	143,254	40,592	.....

INSURANCE IN FORCE
(in thousands of dollars)

Year	Whole Life Endow. & Adds	Term	Credit	Group
1977.....	276,316	138,040	295,798	83,316
1978.....	282,659	184,527	314,502	47,895
1979.....	313,123	232,588	301,530	104,396
1980.....	417,950	252,262	272,787	144,363
1981.....	459,878	353,341	247,481	134,671
1982.....	439,679	389,994	235,829	143,963

GROWTH OF THE COMPANY
(in thousands of dollars)

Year	Admitted Assets	Capital Surplus Funds	Cond't'l Reserve Funds	Total Premium Income	Total Insur Issu-
1977.....	44,660	1,535	300	24,717	291
1978.....	50,524	2,457	397	26,684	369
1979.....	50,181	2,339	537	22,453	462
1980.....	51,541	2,010	854	18,351	403
1981.....	56,509	3,820	385	17,662	455
1982.....	59,563	5,010	476	19,210	348

(a) Reflects merger of Estate Life Insurance Company Founders Life Assurance Company of Florida effective

ACCIDENT AND HEALTH STATISTICS
(in thousands of dollars)

Year	Net Premiums Written	Net Premiums Earned	(1) Loss Ratio
1978.....	12,910	10,813	66.6
1979.....	8,721	10,268	59.2
1980.....	4,521	4,865	58.9
1981.....	4,485	5,306	60.2
1982.....	5,837	6,216	54.7
Current Year Experience:			
Group	213	213	43.4
Credit	1,857	2,168	42.0
Collectively renew	404	406	67.3
Guaranteed renew	3,363	3,429	61.1
Other accident .....	.....	.....	.....

(1) Losses incurred plus increase in policy reserves to p
(2) Underwriting and loss adjustment expenses incurred written. (3) Before Federal income taxes and net invest

SIGNIFICANT OPERATING RATIOS

Year	Ord. Lapse Ratio %	Average Ord. Policy (in dollars)		Average Premium (\$/M)		Renewal Exp. Ratio (\$/M)	
		Issued	In Force	Ord. Only	All Bus.	Ord. Only	All Bus.
1978.....	16.0	9,372	8,656	14.84	16.56	4.85	4.98
1979.....	17.0	12,686	9,362	14.25	14.47	4.31	4.65
1980.....	11.1	16,078	10,993	12.91	12.99	4.81	5.24
1981.....	15.1	17,128	11,077	12.94	12.80	4.45	4.57
1982.....	13.0	19,929	12,785	12.17	12.31	5.06	4.99

OPERATING COMMENTS

Invested assets are more fully commented upon under "Investment Data." The return on invested assets as reflected by the net yield before Federal income taxes in 1982 was 7.37%, a very low rate of return, taking into account the pattern of growth of the company's premium income and assets. Over-all net investment income provides more than ample margins (275.3%) to cover contractual interest required to maintain policy reserves. These reserves are computed mainly on the Commissioners Reserve Valuation Method with interest at 3%.

In operations a very important item is expenses, which have been moderate on the average. Careful selection and underwriting of business has produced a mortality experience, which seems favorable. Policy lapses and surrenders have been above average (moderate in 1980 and 1982, high in 1979). Net cost to policyholders is low on whole life plans. Reserve for dividends to policyholders is set up for a full year.

BEST'S RATING

Based on our current analysis of the company's financial position and operating performance, we assign a Best's Rating of C+ (Fairly Good). The financial size category is Class IX. See "Explanation of Ratings".

County Mail Room
Walhalla, S. C. 29691

PROPOSED LIST OF SURPLUS EQUIPMENT TO BE AUCTIONED

<u>Description</u>	<u>Serial Number</u>
1977 Ford LTD	S7B63C202237
1977 Ford LTD	S7B63C202241
1979 Ford LTD II	9H27HI48520
1978 Ford LTD II	S8A27H2I8331
1978 Ford LTD II	S8A27H2I8330
1974 Ford Van	E3IGHT90582
1971 Ford Pickup	CE14IBI0398
1974 Dodge one-ton	D3IBF450I4975
Euclid pan	28245
Adams bushhog	
Catapillar motorgrader	
Scrap metal (located at Motor Pool)	
*Toshiba Fax copier	
*R.C.Allen manual cash register	
*Electric cash register	
*Monroe electric calculator	ST-8479792
*Olivetti manual adding machine	
*Electric adding machine (foreign made)	
*Burroughs calculator	I20936
*Burroughs calculator	38I398
*Burroughs calculator	I00I14
Plastic janitorial sink	
Rex rotary mimeograph machine	730368
3-M copier	0I1346G
*Victor manual adding machine	I144802
Smith Corona portable electric typewriter	
Gestetner mimeograph machine	I4A0466
DASA Microfiche reader	I04327
3 microcard viewers	n/a

Page 2
Surplus Equipment for Auction

3 metal magazine racks	n/a
Wooden shelf and magazine rack	n/a
*Wooden table	n/a
*Wooden desk	n/a
2 metal atlas stands	n/a
Pyramid book rack	n/a
12 wooden chairs (children)	n/a
12 wooden chairs (adult)	n/a
*Typing chair	n/a
Smith Corona portable electric typewriter	
Metal stool	n/a
Satellite electric typewriter	
Royal electric typewriter	
IBM standard electric typewriter	
2 desk lamps	n/a
Olivetti-Underwood adding machine	

* This equipment is in very poor condition and/or so outdated it is beyond repair.